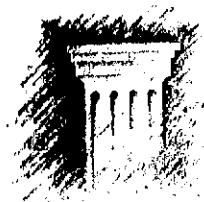


LAW OFFICES  
**John T. Orcutt**

6616-203 Six Forks Road • Raleigh, NC 27615  
(919) 847-9750 • fax (919) 847-3439



Dear Creditor:

Your receipt of the attached **Notice To Creditors of Proposed Plan** tells you that you have been listed as a creditor in a **Chapter 13** case that was recently filed with the **Bankruptcy Court** for the **Middle District of North Carolina**.

The **Notice To Creditors of Proposed Plan** contains valuable information concerning the proposed treatment of your claim.

In the next week or so (if you have not already received it), the Bankruptcy Court itself will mail you additional notice of the case, which contains the following information:

1. The name and address of the **Trustee**;
2. Your rights and obligations as a creditor; and,
3. The date, time and place of the **Meeting of Creditors**.

If you feel that you may have valid objections to this filing, or if you just have questions regarding the proposed handling of your debt under the **Chapter 13 plan**, you should **definitely attend** the creditors' meeting.

Soon after the arrival of the Court's notice, you will receive from the Chapter 13 Trustee further important materials, including the official form for filing your **Proof of Claim**. At this time, you will be advised of the following as well:

1. How to file your Proof of Claim; and,
2. What deadlines will apply in this particular case.

If after reviewing all of these documents, you still find yourself with unanswered questions or concerns, **please do NOT call us**. Due to our finite resources, it is simply impossible to respond to all of our clients' needs at the outset of their cases, while also taking the time to respond to a torrent of telephone calls from their creditors.

Instead, please check for information on the websites provided by the Bankruptcy Court and the Chapter 13 Trustee. The Court's website is located at [www.ncmb.uscourts.gov](http://www.ncmb.uscourts.gov) and contains a copy of all documents filed by our office in this case. To find out how to gain access to the Trustee's website, please call the Trustee's office at 919-688-8065.

**If all else fails, we will accept and attempt to respond to all written inquiries. These can be mailed or faxed to us. Our mailing address and fax number are set out above.**

Please be advised that we represent our client(s). We are not allowed to give you legal advice or to otherwise advise you on your rights or how to handle your claim. We very much appreciate your patient consideration.

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**Bryan Steven Autry and Crystal Dale Autry**

S.S. Nos.: xxx-xx-8823 and xxx-xx-3165

Mailing Address: 212 Hemlock Drive, Durham, NC 27705

**Case No. 09-80303**

Debtors.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on February 24, 2009.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 14, 2009

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 4/16/06)

CH. 13 PLAN - DEBTS SHEET  
(MIDDLE DISTRICT - DESARDI VERSION)

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See ?)
			**
			**
			**
			**
			**
National City		\$1,270	**
			**
			**
			**

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
National City	3	\$635	N/A	n/a	\$635.00	House and Land
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Chrysler-Neg. Equity	1	\$19,973	7.00	\$200	\$404.63	2007 Dodge Ram
Chrysler-Neg. Equity	2	\$17,161	7.00	\$172	\$347.67	2006 Dodge Durango
			7.00			
			7.00			

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			7.00			
			7.00			
			7.00			
			7.00			
			7.00			

ATTORNEY FEE (Unpaid part)

Amount
Law Offices of John T. Orcutt, P.C.

SECURED TAXES

Secured Amt
IRS Tax Liens
Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount
IRS Taxes
State Taxes
Personal Property Taxes
Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%)

Int.%	Payoff Amt

All Co-Sign Protect Debts (See\*)

Amount**

GENERAL NON-PRIORITY UNSECURED

Amount**

DMI=

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

PROPOSED CHAPTER 13 PLAN PAYMENT

\$	\$1,511	per month for	60	months, then
\$	N/A	per month for	N/A	months.
Adequate Protection Payment Period:		5.17	months.	
Sch D # The number of the secured debt as listed on Schedule D.				
Adequate Protection - Monthly 'Adequate Protection' payment amt.				
† - May include up to 2 post-petition payments.				
* Co-sign protect on all debts so designated on the filed schedules.				
** = Greater of DMI x ACP or EAE (Page 4 of 4)				
Ch13Plan_MD_(New_DeSardi) (9/24/08) © John T. Orcutt				

## **CERTIFICATE OF SERVICE**

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Charlene Free  
\_\_\_\_\_  
Charlene Free

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Creditors Financial Group/Chase  
Post Office Box 440290  
Aurora, CO 80044-0290

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

Absolute Collection Service \*\*  
421 Fayetteville Street Mall  
Suite 600  
Raleigh, NC 27601

Dominion Law Associates  
Attorneys & Counselors @ Law  
222 Central Park Avenue  
Virginia Beach, VA 23462-3026

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Alliance One Receivables/Capital One  
1160 Centre Point  
Suite 1  
Mendota Heights, MN 55120

EBI  
Post Office Box 8500-41335  
Philadelphia, PA 19178-1335

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

American Coradius International/Chase  
2420 Sweet Home Road  
Suite 150  
Buffalo, NY 14228-2244

Frederick J Hanna & Associates/  
1427 Roswell Road  
Marietta, GA 30062

Internal Revenue Service\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Arrow Financial Services/GEMB  
5996 West Touhy Avenue  
Niles, IL 60714-4610

Hilco Receivables, LLC  
5 Revere Drive, Suite 206  
Northbrook, IL 60062

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Chase  
201 N. Walnut St  
Wilmington, DE 19801

HSBC/Yamaha  
90 Christiana Road  
New Castle, DE 19720

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Chrysler Financial  
Post Office Box 9223  
Farmington, MI 48333-9223

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

Innovis Data Solutions  
Attn: Consumer Assistance  
P.O. Box 1534  
Columbus, OH 43216-1534

Citifinancial Retail Services  
P.O. Box 22060  
Tempe, AZ 85285-2060

LCA  
Post Office Box 2240  
Burlington, NC 27216-2240

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Credit Bureau of Greensboro\*\*  
Post Office Box 26140  
Greensboro, NC 27402-0040

MRS Associates, Inc./Chase  
1930 Olney Avenue  
Cherry Hill, NJ 08003

National City Mortgage  
Post Office Box 1820  
Dayton, OH 45401-1820

Washington Mutual  
Post Office Box 660509  
Dallas, TX 75266-0509

NCO Financial Systems, Inc.  
(Capital One)  
507 Prudential Road  
Horsham, PA 19044

NCO Financial Systems, Inc./Chase  
507 Prudential Road  
Horsham, PA 19044

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Orange County Tax Collector  
200 South Cameron Street  
Hillsborough, NC 27278

RCS (Duke University)  
Post Office Box 1022  
Wixom, MI 48393-1022

Sprint Nextel

Verizon  
Post Office Box 26055  
Minneapolis, MN 55426